

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | Hobson, et al. | Docket No.: | 40655.4400 |
| Serial No.: | 09/943,658 | Group Art Unit: | 3621 |
| Filed: | August 30, 2001 | Examiner: | Hewitt II, Calvin L. |
| Title: | ONLINE CARD PRESENT TRANSACTION | Confirmation No.: | 3216 |

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 5, 2007, in which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.